I. C. C. RATE DECISION FED OUT BY SPOONFUL .

Some Disappointment Felt Because No Immediate Bullishness Appears.

FINDING HELPFUL TO PRICES

General Opinion Is That Public Soon Will Realize Importance of Changed Attitude, and This Will Result in Increased Buying Orders.

NEW YORK, December 18.—To-day's stock market closed firm, after an early nitack of the blues, which increatened to carry prices of leading issues down to the official infimum.

of the blues, which increated to carry prices of leading issues down to the official infairmum.

The Interstate Commerce Commission's decision on freight rates was fed to Wall Street over the news tickers, by the spoonful. The first dose stimulated prices carrying Union Pacific, Amalgamated and Steel up a point each. Some disappointment was felt because no immediate bullishness followed, and then prices sagged.

Old-fashioned speculation, where operators had one car for news, one car for the phone and both eyes on the tape is absent. These were the men that brought quick resulfs, and fashioned prices with their interpretations of the news. Recent efforts to conduct this sort of speculation has been discouraged by Stock Exchange officials, and a market is more in the hands of the investing public to-day than at any time in the memory of man.

Among commission houses the general opinion was that the rate decision would be helyful to prices, that between to-day and Menday the public would realize the importance of the changed attitude of the Interstate Commerce Commission towards transportation companies, and that this would result in buying orders next week. Isalway credit will be at least partially restored, and officials can for the first time in recent years insure investors that future business can be conducted at an increased profit.

form the basis for a speculative movement in the stocks.

Canadian Pacific in "alien names" has made its appearance on the Nirest. As these shares are not up y the British government, the shares are being offered some 12 points below current quotations.

Louisville and Nashville can only be traded from the form the low was offered on the Nirest. As those shares are being offered some 12 points below current quotations.

Louisville and Nashville can only be traded from the form the low current quotations.

Louisville and Nashville can only be traded and not offered some of the minimum price of 12. Copy and the m

NEW YORK, December 18.—Prior to announcement shortly before midday, that the Interstate Commerce Commission had granted a restricted 5 per cent freight advance to the Eastern railroads, the stock market was dropping at a pace which strongly suggested liquidation. In the brief period between the opening of the market and the publication of a summary of the decision prices crumbled 2 to 3 points and were 4 to 6 points under the high level reached on Tuesday, when open trading was re-established.

Some shares were within a few points reached on Tucsday, when open trading was re-established.

Some shares were within a few points of the minimum prices and seasoned issues were declining for lack of support. What made the movement more noteworthy was the fact that it took very little stocks to of feet the decline. Average transactions at that time were in 160 and 200 shares, with losses between sales extending to half a point or more.

Although early advices reaching the finantic choice of farcy. Its rock.

that time were in 160 and 20 shares, with losses between sales extending to haif a point or more.

Although early advices reaching the financial district respecting the decision were somewhat misleading, they were of a tenor to indicate that many of the more important demands of the railroads had been granted. This was sufficent to precipitate a hasty covering movement by the bears, and induced seme long buying, which not only obliterated all early losses, but restored the average of prices well above the previous day.

Students of the railway situation regarded the commission's decision as a victory for the roads, although its importance largely was nullified, it was said, by the failure to include, coal, coke and fron ore in the list of commodities entitled to higher rates.

Time noney was easier, the rate for all dates being reduced to 4 per cent. Large amounts of call money were placed at 3 per cent. The local Federal reserve bank followed the lead of similar institutions eigen, and the local of similar institutions eigen, and the local of similar institutions closed where by lowering its discount rates.

Total saies, par value, \$1.32.666.

United States government bonds were unchanged on call.

NEW YORK December 15.—Closing: Mercantile paper, 47445; sterling exchange, easy; stayt day bills, \$1.5425; for cables, \$1.570; for cables, \$1.570;

BOND LIST Allantic Coast Line 1st 4s.,

Atlantic Coast Line-L, and N. 4s (bid)	
Atlantic Coast Line cv. 4s cin Ralti-	
Atlantic Coast Line ev. 4s (in Balti-	
Chesapeake.nnd Ohio conv. 45s	
Liggett and Myers be	
Liggett and Myers 7s (bld)	
Lorillard Company 5s	
Lorillard Company 7s.	
Norfolk and Western conv. 42s	
Seaboard Air Line stamped is (asked)	
Seaboard Air Line adj as.	
Southern Railway is	
Southern Railway 5s.	
Philad Crass Canal Cd	
United States Steel 1d is	
United States Registered is, 1929 (bid)	
United States Registered 3s, 1918 (bid).	
United States Registered 4s (bid)	
United States Panama 2s. 1961 (bid)	
Virginia-Brown Brothers etfs. (bld)	
VaCar. Chemical 1st 5s (asked)	
Ya. Ry and Power Company is (asked)	
Wabash deb. te	
Wabash-Pitts Term 1st 4s	

RICHMOND STOCK MARKET.

RICHMOND STOCK MARKET.

By Caskle G. Burch & Co.

Stock and Bonders, 1615 E. Main)

Richmond, Va. December 18, 1514.

STATE SECULITIES.

SIGNATURE 2.5 C and R. 1911. S1 334.

STREET RV. STOCKS.

ARTHEIT RV. STOCKS.

Par.

18. Ry and Fower Co. pfd. 160 53 24

Va. Ry and Fower Co. com. 160 14 55

RAILBOAD STOCKS.

Norfolk and Western. com. 100 161

BANK AND THUST COMPANY STOCK.

RICHMOND Bank and Trust Co. 51

Ve. Cat. Chem. pref. 8 p. 166 52

Ve. Cat. Chem. com. 169 2012

bales; exports. 2046.23; bales.

NEW ORLEANS, becember 18.—Conflicting influences were at work in the cotton market to-day and more fluctuations in prices than usual resulted. War news was considered unfavorable, and freight brokers said that if the reports that fresh restrictions on English shiping were true it might work against the transportation of cotton Against these as the bearish features, were the exports for the week of 290,75 bales, the largest for any week of this season and also larger than for the corresponding week last year, and mill takings for the week of 490,000 bales.

Official Range and Sale of Stocks in New York

1.00 Amargamated Copper 534 55 53 54 54 54 54 5			Omerai	1 ta	iige	and	1 00	are	of Stocks	III I New	I	ork			
1,000 Alaska Gold			li ein i in	BY	THO	IAS B	RANCI	1 & 0	O., Bankers and B	rokers.				1	
1,000 Alaska Gold				Open.	High.	Low.			Sales Stock			****	-		
Allis-Chalmers 55 55 55 55 55 55 55	1,000	Alaska G	old	244			****								
14,600 Amerikamated propect 552 55 53 54 54 54 54 54 55 55		Allis-Cha	mers			The state of the s	-10	-11	" too Kansas Cit	ty So., com	211	22	213	21	22
1,200 American Caugar, com 55, 51, 50, 50, 50, 50, 50, 50, 60, 60, 60, 60, 60, 60, 60, 60, 60, 6	14 600	Allis-Chal	mers nfd				35	37	s, roo Lenigh Va	lley	1344	1351	1334	1347	135
American Capar, com	14,600	Amaigami	ated Copper .	539	55	53	54	511	100 Liggett an	d Myers, com.	210	210	210	202	215
2,660 American Can	1.300	Amer Ro	Chem., com.,		*21.				Liggett an	d Myers, pfd.					115
\$60 American Car, pfd.	2,600	American	Con	1. 305		301			Lormard	l'obacco, com					184
200 American Cotton Oli 334 45 45 45 45 45 45 4	500	American	Can ofd	905					Louisville :	and Nashville					125
Solid American Cotton Off. 394 40 39 39 40 39 39 40 39 30 40 30 30 40 30 30 40 30 40 30 40 30 40 30 40 30 40 30 40 30 40 4	300	Amer, Ca	r and Fdry	4.5					200 Maxwell, c	om	147				14
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102 104 6.900 Fennsylvania 1072 1084 1074	300	American	Tobacco, con	n. 2184					400 Pacific No	acine					10:
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4.300 Canidam Pacific	7,100	Central 1	eather, com.	384				375	Soo Pock Island			1.1		13	- 103
1,000 Chesapeake and Ohio. 43\frac{1}{2}	4,300	Canadian	Pacific	. 1572	1579				100 Seaboard A	ir Line com	195	102			1
Chicago Great Western	1 000	California	Petroleum .	156				161	Scaboard A	ir Line ofd	1.21				4
Solor Solo	1,000	Chlenge	te and Ohio	. 431	436	534			St. Louis-S	outhw., com.			***		20
2,300 Chi, Mil, and St. Paul. 88 90 88 85 85 29 3,400 Southern Pacific 85 85 85 85 85 85 25 00 Chino Copper	500	Chi Great	West not		200	****			Sloss-Sheffi	eld				224	2.
2,600 Chino Copper	2,300	Chi. Mil	and St Paul	. 500				294	9,700 Southern I	'acific	857	857	827		84
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2,400 Erie, 1st pfd. 354 364 354 354 356 36 3300 United States Rubber. 544 554 534 534 100 General Electric 140 140 140 140 1395 1405 800 United States Steel, pfd. 1045 105 104 1047 1300 Great Northern pfd. 1145 1154 1154 1154 1155 100 VaCar. Chemical. 20 20 20 100 United States Steel, pfd. 1045 105 104 1047 1300 Great Northern Ore Ctfs. 27 27 26 255 275 100 VaCar. Chemical. 20 20 20 100 United States Steel, pfd. 1045 105 104 1047 1300 Great Northern Ore Ctfs. 27 27 26 255 275 100 VaCar. Chemical. 20 20 20 100 United States Steel, pfd. 1045 105 104 1047 1300 Great Northern Ore Ctfs. 27 27 26 255 275 100 VaCar. Chemical. 20 20 20 100 United States Steel, pfd. 1045 105 104 1047 1300 Great Northern Ore Ctfs. 27 27 26 255 275 100 VaCar. Chemical. 20 20 20 100 United States Steel, pfd. 1045 105 104 1047 1300 Great Northern Ore Ctfs. 27 27 26 255 275 100 VaCar. Chemical. 20 20 20 100 VaCar. Chemical. 20 20 20 100 United States Steel, pfd. 1045 104 1047 100 United Stat	15 200	Reis and	Rio Gran., con	n. 5%	54				United Cig	ar Stores.				94	
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100 Int. Paper 78 78 78 78 78 78 78 78 78 78 78 78 78	100	Int. Harv	ester, com				891		200 Ray, Cons		163				16
100 Goodrich, com 242 242 242 24 25 3,300 tan Copper	100	Int. Mer.	Marine, com	. 1		1	1	1	2,100 Tenn. Copp	er	321				20
Total sales for day, 226,300 shares	100	Condries			7.8	.79	7.6	8	3,300 Ctan Coppe	er	4.9	491	48		32
Total gales for week (five days) 921.85 shares	100	Int Pane	r ufd	. 245	1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 -	244		25	Total	sales for day.	226.9	on sha	res	1000	10
	- 11511-	rape					33	31	Total sales 1	for week (five	days), 921,8	85 sh:	res.	

Weekly Cotton Review.

A Gentleman

small sums on the same basis.

posit.

long."

wish."

Said he:-

Our reply:-

Deposited \$10,000 to his credit the other day

and we thanked him for such a handsome de-

"I could spare that out of my business just

"That's all right, your money will receive 3% interest so long as it is here and you can check it out in whole or part any time you

We cordially invite the deposit of large or

Virginia Trust Co.

1106 East Main Street.

RICHMOND, VA. Established 1892.

now, but I don't think it will stay with you

6136

COTTON GOODS.

NEW YORK, December 15 - Domestic cetton goods were being ordered steadily by labbers to day. Print cloths were firmer farpet wools were bought freely for future delivery. Improvements in silks continued.

NAVAL STORES.

SAVANNAH, GA. December 18.—Turpentine, nominal, 41 sales, none; recelpts, 216 casks; shipments, 510 casks; socks, 32,526 casks, Rosin, fire, sales, 219 barrels; receipts 1,590 barrels; shipments, 1,597 barrels; Et and F. Z.5.

Hester's Weekly Cotton Statement.

same seven days last year, 511,000 bales; in sight for the month, 1,548,000 bales; in sight same date last year, 1,500,000 bales; in sight for season, 6,736,000 bales; in sight for season, 6,736,000 bales; in sight same date last year, 9,454,000 bales.

All other kinds this week, 1,195,000 bales; all other kinds last year, 1,073,000 bales; all other kinds last year, 1,073,000 bales; all other kinds last year, 1,456,000 bales.
Visible in the United States this week, 2,621,900 bales; visible in the United States this date last year, 1,373,000 bales;
Visible in other countries this week, 2,723,000 bales; visible in other countries this slate last year, 3,915,000 bales.

Weekly Cotton Review.

NEW YORK, December 18.—The cotton market has been firmer during the pass week, and prices recovered a good part of the decline, which followed publication of the government's crop estimated a week ago last Thursday. Business has not been active, but demand has broadened somewhat. For the first time since the beginning of the season, exports of cotton this week exceeded those for the same week last year, and advices coming in from various Southern ports suggested a continued large mevement during the balance of December and January, particularly from Galveston.

The census figures on supply and distributions.

during the balance of December and January, particularly from Galveston.

The census figures on supply and distribution showed a falling off in domestic mill consumption for November as compared with the previous month and last year. Stocks of lint cotton in the hands of the mills on December 1, were comparatively light, in keeping with the reports that domestic spinners are still buying only for their more immediate needs.

Such increased offerings as may have come from the interior in order to secure funds for the helidays or first of the year obligation are, therefore, supposed to have been absorbed chiefly by exporters. Meanwhile the big increase reported in the winter wheat confident talk of a reduction in cotton acreage, and local brokers say there has been somewhat better demand for the late months from investors.

The advance in contracts, however, has been most generally attributed to covering or rebuying by traders who had sold during the previous week in anticipation that the record breaking supply figures would shake the confidence of interior holders, but who found very little hedge selling, while advices reaching local spot dealers have landicated that pre-holiday offerings in the South have been smaller than usual these south have been smaller than usual these.

273—John T. Temple, et ux, to W. F. Brown, trustee, 27 1-2x111 feet east line Brook Avenue, 85 1-2 feet south of Adams Street. December 15, 1914, 87,280 HUSTINGS DEEDS OF TRUST. One Deed of Trust, Amounting to \$1,500.

33 A. L. Heath to A. L. Adamson, trustee, 46 1-2x148 feet west line of Twenty-sixth Street, 93 feet north of Perry Street. December 2, 1914, \$1,500.

CHANCERY RELEASE DEEDS.

Ten Release Deeds, Amounting to 829,630.44.

charles E. Straus, 22x142 feet south line Marshall Street, 86 feet 2 linches east of Laucock Street. December 17, 1914, \$2.500.

Laucher Street, 120 feet west of Randolph Street, 120 feet south line Claborne Street, 120 feet west of Randolph Street, 120 feet west of Sheppard Street, 120 feet and Davis Avenue, between Deep Run and Sheppard Streets, to cost \$5,500.

The street Street December 15, 1914, \$6,483,74.

Themple, 27 1-2x111 feet east incompany to cost of Sheppard Streets, 120 feet a contained Street Street December 17, 1914, \$260.

Thirty-fourth Street, 20 feet north line Kemper Street, 24 feet east line Street, 24 feet east line Street, 24 feet sinches east of Sheppard Streets, 120 feet north line Kemper Street, 24 feet 1, 121 feet east line Street, 24 feet 1, 121 feet east line Street, 24 feet 1, 121 feet east line Street, 25 feet north line Kemper Street, 24 feet 1, 121 feet east line Street, 24 feet 2 inches east of Cardolph Street, 24 feet 2 inche

Continuation of the property of the property of the part of the pa

One of our Christmas Income Policies, paying your beneficiary \$2,00.00 every Christmas Day. We want agents to sell them and other forms of Life Insurance in the Oldest Company in

America. We teach you the the business. SAMUEL B. LOVE, Manager,

THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK, 306 Mutual Building, RICHMOND, VA.

Gibson & Moore

-:- INSURANCE -:-

111-112 Mutual Bldg.

Sheppard Street. December 15, 1914, J. O'Brien, Baltimore, Md., for the de-\$2,360.

UNITED STATES DISTRICT COURT. Thomas R. Wetzel, a railroad conductor, filed a petition in voluntary bankruptcy yesterday in the United States District Court. His Habilities amount to \$1,096.19, and assets, \$768.

MARRIAGE LICENSES.

A marriage license was issued by Clerk Christian, of the Hustings Court, yesterday to D. Clinton Guvernator and Allie M. Jewell.

CHARTER ISSUED.

Ten Release Deeds, Amounting to 829,630.44.

363—John A. Lamb, et al, trustee, to Charles E. Straus, 22x142 feet south line Marshall Street, 86 feet 2 inches east of Rancock Street. December 17, 1914, \$2,800.

366—Leith S. Bremner, trustee, to E. J. Melton, 35x97 feet north line Kemper Street, 204 feet 5 inches court of the state Corporation Congmission:

C. E. Dunnavant Contracting Company, Incorporated, Portsmouth. Capital Street, 204 feet 5 inches court of the state Corporation Congmission:

C. E. Dunnavant Contracting Company, Incorporated, Portsmouth. Street, 204 feet 5 inches court of the state Corporation Congmission:

C. E. Dunnavant Contracting Company, Incorporated, Portsmouth.



Do With It?

The coupons, dividends and interest you will receive January first?

An immediate investment—safe as a government bond—is available here. Principal and interest fully guaranteed.

51/2%

First Mortgage Real Estate Bonds, Noth-ing to do but clip the coupons when interest is due.

One Million Dollars Capital

Call and examine:

A Substantial Christmas Gift!

Purchase One or More of Our SIX PER CENT. CERTIFICATES Sold in Denominations of

\$50.00, \$100.00, \$500.00 and \$1,000.00 Interest January and July CAPITAL.....\$100,000.00

Fidelity Loan and Savings Co. (Incorporated),

Chamber of Commerce Building,

Member American Bankers' Association.

First National Bank

MAIN AND NINTH.

Capital and Surplus Deposits 13,375,000 Resources Over 20,000,000

Established 1865.

ship, 504 North Thirty-fourth Street fourteen lights.

L. B. Gilman & Co., for Mr. Oliver 3116 West Clay Street, five outlets a

Same, for Pursic Miller, 3112 W. Clay Street, nine fixtures. Same, for Mr. Sizemore, 1616 Fix Avenue, Highland Park, eighteen it

Martin & Myers, for Community
Christmas trree, Eleventh and Bron
Streets, 600 lights.

F. N. Steigleder & Co., for Leife
Printing Company, 608 East MeStreet, one 4-H. P. motor.

Morris Hunter, for Dr. Henry Fro. 19
ling, 1800 Hanover Avenue, two light
Martin & Myers, for H. W. Rount
& Bro., 313 East Broad Street, fo it
lights.

West Grace Street, two lights.
Tri-Staate Electric Company,
Arthur and Galin, 400 East Broad Str g
one light. one light.
Morris Hunter, for Mrs. Barksdill 2204 Monument Avenue, one plug.

AUCTION SALES-To-Day

BAKER & CO., Auctioneers.

TRUSTEE'S AUCTION SALE.

By virtue of a certain deed of trudated June 8, 1914, and recorded in telerk's office, Hanover County Court, D. B. 60, page 77, June 16, 1914, defa having been made in payments there secured, and being required to do by the chneficiary, we will sell, front of the Henrico County Countouse, Twenty-second and Main Street

SATURDAY, DECEMBER 19, 1914, at 12 o'clock noon, the real estate described in said de of trust, to-wit:

All that certain lot, piece or parof land lying and being in Ashla District, Hanover County, Va., west and adjacent to the corporate limits the town of Ashland, and containi 32 34-106 acres, as is clearly shown plat on file in office of Hanover Court Court, being bounded on the north the lands of T. V. Luck, J. F. How son and E. L. C. Scott, on the south a street that separates the land here conveyed from the town of Ashlar and on the west by the land of Herbe Bumpass.

TERMS: This land is sold subject

Bumpass.

TERMS: This land is sold subject a certain existing deed of trust aggreating \$2,250, whit can be assumely the purchaser, and sufficient cash it pay off the cost of executing this true and discharge the past due notes.

C. M. HOLT, Trustee.

AUCTION SALES-Future Days

BY POLLARD & BAGBY, Real Estate Auctioneers.

TRUSTEE'S AUCTION SALE OF PROLETY KNOWN AS NO. 514% CATERINE STREET.

In execution of a deed of trust date September 11, 1913, and recorded the clerk's office of Richmond Chances Court. D. B. 224-D. page 200, defauthaving been made in the payment the debt therein secured, f will sately auction on the premises on WEDNESDAY, DECEMBER 23, 1016. WEDNESDAY, DECEMBER 23, 1914

at 4:30 o'clock P. M.

the above mentioned property describe
as follows: All that lot of land in te
city of Richmond, Va., with all in
provements thereon, commencing at
point on the north line of Catheria
Street thirty-one (3) feet cast
Smith Street, thence running cas
wardly and fronting on the north li
of Catherine Street twenty-seven (2
feet, more or less, thence back norte
wardly between parallel lines one hu
dred and four (104) feet to an all at 4:30 o'clock P. M., and four (104) feet to an all n rear.
TERMS: Cash.
H. R. POLLARD, JR.,
Trustee.

Trustee's Sale

By virtue of a certain deed of true executed the 17th day of Novembr 1914, and recorded in the Chances Court of the city of Richmond, Va., D. B. 229-A. 434, on certain machine and fixtures situated at 221 West Brows Street, Richmond, Va., default haviribeen made in the payment of the not therein secured, the trustee under the aforesaid deed having been request so to do by the noteholder, will sell 8 public auction, for cash, on the

21ST DAY OF DECEMBER, 1914. at 6 o'clock P. M., at 221 West Broad Street, Richmond Vian all the interest that the grantchad in the property described in the aforesaid deed of trust.

ALFRED J. KIRSH.

513-517 Mutual Building

RECEIVER'S AUCTION SALE O. STOCK, FIXTURES AND LIQUOR LICENSE OF

J. J. Keaveney, Bankrupt AT NO. 206 WEST BROAD STREET

Pursuant to an order of the District Court of the United States for the Enstern District of Virginia, entercon the 16th day of December, 1914, but the matter of J. J. Keaveney, bankrupt I will sell at public auction, on MONDAY, DECEMBER 21, 1914, at 4 o'clock, P. M.,

at 4 o'clock, P. M.,

all the stock on hand, including fixtures and unexpired license to reta,
liquor, etc., consisting of Cash Regis,
ter, Back and Front Bar Fixture
Showcases, Wall Fixtures, Iron SafGlasses and accessories, Awning, CasGoods and Whiskey and Wine in Ban
rels, Cigare, Cigarettes and Tobacce,
Fancy Bottles, Copper Measures, Stove
Hottled Beer and assorted Whiskey,
etc., and General Stock of Liquors, etc
and unexpired lease on premises.

The receiver is authorized to receive
private offers for said assets as
whole.

TERMS: Cash EDWARD L. RYAN. Receiver and Trustee.

By BLANTON & CO., Real Estate Auctioneers

TRUSTEE'S AUCTION SALE

TWO ATTRACTIVE AND WELL BUILT BRICK RESIDENCES, NOS 3000 and 3002 W. GRACE STREET Subject to two deeds of trust herein below mentioned and in execution of certain deed of trust, dated June 8 1914, and recorded in the clerk's of fice of the Chancery Court of the cits of Richmond, in deed book 228-B, page 122, I will, at the request of the beneficiary, there having been default if the payment of the debt thereby secured, sell at auction, on the premises on

WEDNESDAY, DECEMBER 23, 1914, at 4:30 o'clock P. M.,

WEDNESDAY, DECEMBER 23, 1914, at 4:30 o'clock P. M., the two houses above referred to, with the lot upon which they stand, fronting 60 feet on the north line of Grace Street at the northwest corner of Grace and Sheppard Streets and running back from said front between parallel line; the lot of the morth line of Grace and Sheppard Streets and running back from said front between parallel line; the feet to an alley in the rear. These are modern houses, and contain 7 of 8 rooms each.

TERMS: Subject to said deeds of trust, one recorded in said office in deed book 223-A, page 146, conveying No. 3000 West Grace Street and the corner 28 feet on which it stands, to secure \$4,000, which will be due on July 22, 1915, with interest from July 22, 1914, and the other recorded it said office in deed book 223-D, page 300, conveying No. 3002 West Grace Street with the 31-foot lot upon which it stands, securing \$4,000, which will be due July 29, 1915, with interest from July 29, 1914. The terms of the said will be cash sufficient to pay the expenses of executing this trust, including the trustee's commission of 5 percent and all taxes, levies and insurance premiums, if any, now unpaid and also a ratable proportion of the taxes and levies for the year 1914, and the residue of the purchase money is to be made payable in equal instalments at one and two years from December 23, 1914, evidenced by the purchaser's notes, with interest added and secured by deed of trust on the said property; or for all cash as to such residue at the option of the purchaser.